



Complaints Management Team

Complaints made easy

A simple guide to making
a complaint

Our Commitment to You:



We are fully committed to delivering the highest level of service to all our customers and hope that you do not have cause to complain. If you have an issue with the service you receive, we really appreciate the time taken to bring this to our attention. We treat each of our complaints very seriously and have established a dedicated team to deal with any issues.

Our commitment to you:

- To listen
- To keep you updated while we investigate your complaint
- To send you a detailed response explaining the reasoning for our decision
- To keep our promises and commitments

How do I make a complaint?



We want to make it as easy as possible for you to make a complaint, so we have many ways in which you can contact us:

- By phone: our Customer Service Department are available on 0818 364 252 Monday to Thursday 8am to 8pm, Friday 10am to 6pm and Saturday 9am to 1pm. Our Customer Service Department will be happy to take details of your issues and set it up as a formal complaint if they are unable to resolve it.
- By email: you can email us at complaints@arklifeadmin.ie or our Customer Service Department at customerservice@arklifeadmin.ie
- In writing: marked for the attention of the Complaints Management Team, Ark Life Assurance Company dac, PO Box 129, Dublin 1.

Who will be dealing with my complaint?



Your complaint will be assigned to a member of our Complaints Management Team. Our team is made up of senior members of staff, each with a background in dealing with customer queries and concerns and are dedicated to doing so in an efficient and professional manner. Our team is also committed to enhancing their knowledge, competency and skills in the Financial Services industry, through continuous professional education.

How will I be contacted?



Once your complaint is assigned to a member of our team, the investigator will send you an acknowledgement letter with their direct telephone number. This letter will also give you an expected time frame as to when you can expect to receive a detailed response to the issues you have raised.

During the course of the investigation the team member assigned to your complaint may telephone you to seek relevant additional information that may help with the investigation of your issues.

During this telephone call we will also offer to telephone you with an update on your complaint.

If you have any questions while your complaint is being investigated, please do not hesitate to contact the investigator allocated to your case.

When should I expect a response?



Under the Central Bank's Consumer Protection Code, we are required to provide you with written updates on the progress of your complaint every 20 days. We aim to exceed this timeframe and try to resolve our complaints within 15 working days; this date will be given on your acknowledgment letter and confirmed during the acknowledgement call from the investigator.

Due to the nature of complaints, sometimes it can take longer than we anticipate to investigate the issues raised and send you a response. If this does happen we will call you and let you know what the delay is.

Complaint Timeline Guide

| Complaint Type | What we will do | Average Length of time required to complete our investigations |
|--|---|--|
| Sale of Product/ Advice Service Received from Adviser | Your policy(s) was taken out through AIB Bank, who acted as your Financial Adviser and they were responsible for explaining the workings and features of the policy to you prior to entering this contract(s). Therefore any issues you have concerning the financial advice provided to you in respect of the suitability of this policy(s) will need to be addressed to AIB Bank in order for you to receive an appropriate response. | N/A |
| Plan Review/ Investment Performance Provision of Information/Ark Life Process | <ul style="list-style-type: none">• We will acknowledge receipt of your complaint and telephone you to clarify your complaint.• We will review all information we hold on file regarding your complaint.• Upon completion of our investigations, we will send you a detailed response to your complaint. | 10 days |

What if I have any questions?



If you have any questions, please feel free to contact the investigator assigned to your complaint directly. Alternatively, please contact the Complaints Management Team on 01 704 1240 and any member of the team will be happy to help you. If they are unable to answer your query, they will arrange for your case investigator to call you back.

How will Ark Life respond to my complaint?



We will send you a detailed response in writing. We will also contact you shortly after the letter is sent to ensure that you have received it and answer any questions you may have.

What if I am unhappy with the response?



If after we respond to your complaint you are unhappy with the outcome, you have the option of referring your case to either the Financial Services and Pensions Ombudsman. If you want to do this, we will let you know which Ombudsman's office you should refer your complaint to – and send you some information about them.

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Telephone: (01) 567 7000
Email: info@fspoi.ie
Website: www.fspoi.ie

Complaints Management Team
Ark Life Assurance Company dac, PO Box 129, Dublin 1.

Ark Life
Assurance Company dac

Ark Life Assurance Company dac is regulated by the Central Bank of Ireland.